-- PATENT --

nventor(s):

Kenneth William Austin et al.

Docket No.:

60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title:

DETERMINATION OF RISK FACTORS FOR USE IN A CARD Confirmation

REPLACEMENT PROCESS

No.:

### **DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

## DETERMINATION OF RISK FACTORS FOR USE IN

### A CARD REPLACEMENT PROCESS

the specification of which is attached	d hereto or w	vas f	filed on		as	
Application Serial No	and w	vas	amended	on		(if
applicable).						

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Prior Foreign			Priority Not Claimed
Application(s)			[]
Number	Country	Filing Date	
I hereby claim the be application(s) listed be		U.S.C. §119(e) of any U	nited States provisional
Application Number	Filing D	ate	
§365(c) of any PCT Ir and, insofar as the disclosed in the prior paragraph of 35 U.S. Patent and Trademark as defined in 37 C.F.	nternational applicational applications  The United States  C. §112, I acknow  Office all inform  R. §1.56 which	S.C. §120 of any United cation designating the Unof each of the claims of application in the manneral wiledge the duty to disclonation known to me to be became available between the content of the cont	ited States, listed below this application is not er provided by the first ose to the United States material to patentability en the filing date of the
Application Number	Filing D	ate Status (Pater	nt, Pending, Abandoned)
all statements made of these statements were like so made are pure	on information ar e made with the ishable by fine on States Code and	ade herein of my own knownd belief are believed to be knowledge that willful factor imprisonment, or both, I that such willful false statent issued thereon.	be true; and further that alse statements and the under Section 1001 of
Declaration is execute	ed, I hereby aut .L.P., Customer	nber and/or filing date is horize and request any a No. 20322, to insert abo ion when known.	attorney associated with
Full name of sole or fi	st joint inventor:	Kenneth Willilam Austin	
Inventor's signature:	hent Mu	Man Austr	Date: <u>ℰ/³/२∞</u> Ұ
Residence Address:	207 Pine Ri	lge Drive	
City/State: High	Point		_Zip Code: <u>と 7 2 6 て</u>
Mailing Address: Ke	nny. W. Aus.	1.00	
Citizenship: United S	ates of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		-
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		
Full name of seventh joint inventor: Tod J. Johnston		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	<del></del>
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	•
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

-- PATENT --

Inventor(s): Kenneth William Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK Confirmation

FACTORS FOR USE IN A CARD No.: REPLACEMENT PROCESS

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Prior Foreign Application(s)			Priority Not Claimed
			[ ]
Number	Country	Filing Date	
I hereby claim the application(s) listed		J.S.C. §119(e) of any U	nited States provisional
Application Numb	er Filing Da	ite	
§365(c) of any PC and, insofar as the disclosed in the paragraph of 35 U Patent and Traden as defined in 37 C	T International applicate subject matter of prior United States and States and States and States and States and States and States all inform St.F.R. §1.56 which the states are subject to the states ar	S.C. §120 of any United station designating the United feach of the claims of application in the manner whedge the duty to disclostion known to me to be became available between Tinternational filing date	ited States, listed below this application is not er provided by the first se to the United States material to patentability en the filing date of the
Application Numb	er Filing Da	status (Pater	nt, Pending, Abandoned)
all statements mad these statements while so made are partitle 18 of the Unite the validity of the authority of the authority of the authority of the authority of the theoretical that the Shell & Wilmen authority of the Sh	le on information an were made with the bunishable by fine oled States Code and pplication or any pathole Application Numlouted, I hereby auth	ber and/or filing date is orize and request any a No. 20322, to insert above	ne true; and further that alse statements and the under Section 1001 of tements may jeopardize not available when this ttorney associated with
Full name of sole o	r first joint inventor:	Kenneth Willilam Austin	
Inventor's signature	e:		_Date:
Residence Address	S <u>:</u>		
City/State:			_Zip Code:
Mailing Address:			
Citizenship: <u>United</u>	States of America		

	Full name of second joint inventor	: Thomas G. Callagha	n
	Inventor's signature:	D Caust	Date: 5/3//2009
	Residence Address: 4300	DAK HOllo	DR.
	City/State: High PT.	NC	Zip Code: 27265
	Mailing Address: 4300 04	K Hollow DR	Zip Code: 27265 High PT. N.C. 2726
	Citizenship: United States of Am		
	Full name of third joint inventor: F	Ravinder Dhamija	
	Inventor's signature:		Date:
	Residence Address:	···	e
	City/State:		Zip Code:
	Mailing Address:		
	Citizenship: Republic of India		
Kai e	Full name of fourth joint inventor:	Deborah L. Dierker	tine construction ( ) ( )
KS'filed o Marketine	inventor's signature:	ACCOUNT OF THE PROPERTY OF THE	Date:
date is not stranv	Residence Address:	To_Numberrand/or and thorize and	Tung alle s not e e e e e e e e e e e e e e e e e e e
	City/State:		Zip Code:
	Mailing Address:		
	Citizenship: United States of Am	erica	

	Full name of fifth joint inventor: Beth G	allagher	
	Inventor's signature:		_Date:
	Residence Address:		
	City/State:		
	Mailing Address:		
	Citizenship: United States of America		
	Full name of sixth joint inventor: <u>Jeffrey</u>	William Gass	
	Inventor's signature:		_Date:
	Residence Address:		
	City/State:		_Zip Code:
	Mailing Address:		
	Citizenship: United States of America		
meager and	Full name of seventh joint inventor: Too	d J. Johnston 역용되다	Selection of the select
Thing to d'	Full name of seventh joint inventor: Too	TO NUMBER AROUSE, III	Date:
1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Residence Address:		
	City/State:		
	Mailing Address:		
	Citizenship: United States of America		

	Full name of eighth joint inventor: Marcel Leyva	
	Inventor's signature:	_Date:
	Residence Address:	
	City/State:	
	Mailing Address:	
	Citizenship: United States of America	
	Full name of ninth joint inventor: Sedettra Nicole Rankin	
	Inventor's signature:	_Date:
	Residence Address:	
	City/State:	
	Mailing Address:	
	Citizenship: United States of America	
देखा <u>स्य १</u> १०० व्ह		
arvi o	Full name of tenth joint inventor: Guruprasad.M. Shenoy Harabara Inventor's signature:	Date: Daleventocs
77 हेर्ना विकास कर्ता स्टब्स 	Residence Address:	
	City/State:	
<u>.</u>	Mailing Address:	
•	Clizenship: Republic of India	e de la companya de

Full name of eleventh joint inventor: Mzilikazi Whitfield	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

inter in Date Interements

-- PATENT --

Inventor(s): Kenneth William Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

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Application Numbe	r Filing Da	te Status (Pate	nt, Pending, Abandoned)
all statements made these statements we like so made are pu	e on information and ere made with the unishable by fine o d States Code and	d belief are believed to knowledge that willful fa r imprisonment, or both that such willful false sta	wledge are true and that be true; and further that alse statements and the , under Section 1001 of tements may jeopardize
Declaration is execu	uted, I hereby auth L.L.P., Customer N	orize and request any a No. 20322, to insert abo	not available when this attorney associated with ve the filing date and/or
Full name of sole or	first joint inventor:	Kenneth Willilam Austin	<del></del>
Inventor's signature:			Date:
Residence Address:			
City/State:			Zip Code:
Mailing Address:			
Citizenship: United	States of America		
VIETZKL\DEN\59525.2		-2-	

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	·
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature: RPLany	Date: May 31, 2004
Residence Address: 320 / 23 , D.L.F. Colony	
City/State: Rohtak / Haryana , INDIA	Zip Code: 124001
Mailing Address: 20410 N 19 <sup>th</sup> Avenue Suite # 100 Phoenix A	AZ-85027 , USA
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	·
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
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Citizenship: United States of America	
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Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfiel	ld
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



-- PATENT --

Inventor(s):

Kenneth Willilam Austin et al.

Docket No.:

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Serial No.:

**Group Art Unit:** 

Filing Date:

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Title:

DETERMINATION OF RISK FACTORS FOR USE IN A CARD

Confirmation No.:

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Full name of sole or	first joint inventor:	Kenneth Willilam Austin	
Inventor's signature			_Date:
Residence Address			
City/State:			_Zip Code:
Mailing Address:	· · · · · · · · · · · · · · · · · · ·		
Citizenship: United	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
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Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date: <u>६-9-6-4</u>
Residence Address: 14834 N. 42-10 Sp.	<u> </u>
City/State: Phoenix Az	Zip Code: <u>85-32-812</u> -
Mailing Address: Sane as above	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
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Citizenship: United States of America	
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- PATENT

nventor(s):	Kenneth Willilam Austin et al.	Docket No.:	60655.4000
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Examiner: Filing Date:

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Docket No. 60655.4000

Claimed	
Priority Not	
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Prior Foreign Application(s)

Number

i hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional Filing Date Country

application(s) listed below:

Filing Date	I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) §365(c) of any PCT International application designating the United States, listed be stand, insofar as the subject matter of each of the daims of this application is disclosed in the prior United States application in the manner provided by the paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United Statest and Trademark Office all information known to me to be material to patentat as defined in 37 C.F.R. §1.56 which became available between the filling date of this application.
Application Number	hereby claim the benefit 1365(c) of any PCT Internation, insolar as the subjective of the prior University of 35 U.S.C. § 12 at an area of 12 U.S.C. § 12 at a solar of 13 T.C.F.C. § 13 C.S.C. S.

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	atent, Pending, Abandoned)	
	Status (F	
	Filing Date	
990	Application Number	

like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize I hereby declare that all statements made herein of my own knowledge are true and that these statements were made with the knowledge that willful false statements and the all statements made on information and belief are believed to be true; and further that the validity of the application or any patent issued thereon. In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Austin	Date:		Zip Code:		
ull name of sole or first joint inventor: Kenneth William Austin	nventor's signature:	Residence Address:	Sity/State:	Aailing Address:	Sitizenship: United States of America

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Docket No. 60655,4000

Zip code: 85W]

Date: 8-23-04

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VIETZKL/DEN/39525.2

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Full name of fifth joint inventor: Beth Sallagher
Residence Address:	
City/State:Zip Code:	용 `
Mailing Address:	City/State: //X
Citizenship: United States of America	Mailing Address:
	Citizenship: United States of America
Full name of third joint inventor. Ravinder Dhamija	
Inventor's signature:	Full name of sixth joint inventor: <u>Jeffrey William Gass.</u>
	Inventor's signature:
AUUI GOO	Residence Address:
City/State: Zip Code:	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )
Mailing Address.	Oily/diala.
Citzenshio: Republic of India	Mailing Address:
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Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	1
Inventor's signature:	Full name of seventh joint inventor: 104 J. Johnston
	Inventor's signature:
Ois-Joseph	Residence Address:
	City/State:
Mailing Address:	Mailing Address:
Citizenship. United States of America	Citizenship: United States of America

Zip Code:

Date

4

Zip Code:

Date

\_Zip Code:\_\_

Date:

Full name of eleventh joint inventor: Mzilikazi Whitfield

Full name of eighth joint inventor: Marcel Leyva		Full name of eleventh joint inventor: <u>Mz</u>
Inventor's signature:	Date:	Inventor's signature:
Residence Address:		Residence Address:
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Mailing Address:		
Citizenship: Republic of India		

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-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK

FACTORS FOR USE IN A CARD

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#### **DECLARATION FOR PATENT APPLICATION**

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My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

# **DETERMINATION OF RISK FACTORS FOR USE IN**

### A CARD REPLACEMENT PROCESS

the specification of which is attached I	hereto or	was	filed on		as	
Application Serial No.	and	was	amended	on		(if
applicable).					<del>-</del>	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

Prior Foreign Application(s)	•		Priority Not Claimed
Number	Country	Filing Date	[ ]
Number	Country	Filing Date	
I hereby claim the application(s) listed		S.C. §119(e) of any Un	ited States provisional
Application Numbe	r Filing Date	e	
§365(c) of any PCT and, insofar as the disclosed in the pri paragraph of 35 U.S Patent and Tradema as defined in 37 C.	International applica subject matter of or United States ap S.C. §112, I acknow ark Office all informa F.R. §1.56 which be	C. §120 of any United Stion designating the United Seach of the claims of oplication in the manneledge the duty to disclostion known to me to be recame available betwee international filing date of	ted States, listed below this application is not r provided by the first se to the United States material to patentability n the filing date of the
Application Number	r Filing Date	e Status (Patent	r, Pending, Abandoned)
all statements made these statements we like so made are pu	on information and ere made with the k unishable by fine or d States Code and th	e herein of my own know belief are believed to b mowledge that willful fal imprisonment, or both, nat such willful false state nt issued thereon.	e true; and further that se statements and the under Section 1001 of
Declaration is execu	uted, I hereby autho L.L.P., Customer N	er and/or filing date is r orize and request any at o. 20322, to insert abov n when known.	torney associated with
Full name of sole or	first joint inventor: K	Cenneth Willilam Austin	
Inventor's signature:			_Date:
Residence Address:		· · · · · · · · · · · · · · · · · · ·	
City/State:		***************************************	_Zip Code:
Mailing Address:		,	
Citizenship: United	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of Índia	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher		
Inventor's signature:	Date:	
Residence Address:	<del></del>	
City/State:	Zip Code:	**************************************
Mailing Address:		
Citizenship: United States of America		
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>		
Inventor's signature:	Date: <u>_6-3</u>	-04
Residence Address: 15460 N. 30 <sup>th</sup> Ave.		
City/State: Phoenix, Arizona	Zip Code:	85053
Mailing Address: 15460 N. 30 <sup>th</sup> Ave, Phoenix, AZ 85053		•
Citizenship: United States of America		
Full name of seventh joint inventor: Tod J. Johnston	·	
Inventor's signature:	Date:	
Residence Address:	,	
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: <u>Mzilikaz</u>	zi Whitfield
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



 ΡΔ	TF	N٦	Γ

Inventor(s):

Kenneth Willilam Austin et al.

Docket No.:

60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title:

**DETERMINATION OF RISK** 

Confirmation

FACTORS FOR USE IN A CARD

No.:

REPLACEMENT PROCESS

# **DECLARATION FOR PATENT APPLICATION**

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I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

# **DETERMINATION OF RISK FACTORS FOR USE IN**

# A CARD REPLACEMENT PROCESS

the specification of which is attached he	ereto o	r was	filed on		as	
Application Serial No	_ and	was	amended	on		(if
applicable).						(

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

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Prior Foreign Application(s)			Priority Not Claimed
Number	Country	Filing Date	[]
I hereby claim the application(s) listed	benefit under 35 U below:	J.S.C. §119(e) of any Ur	nited States provisional
Application Number	er Filing Da	te	
§365(c) of any PCT and, insofar as the disclosed in the paragraph of 35 U. Patent and Tradem as defined in 37 C	International applice subject matter of rior United States a S.C. §112, I acknow ark Office all informate. F.R. §1.56 which be	S.C. §120 of any United Sation designating the Uniference of the claims of application in the manner viedge the duty to discloss ation known to me to be secame available betwee a finternational filing date of	ted States, listed below this application is not r provided by the first se to the United States material to patentability n the filing date of the
Application Number	er Filing Da	te Status (Patent	, Pending, Abandoned)
all statements made these statements we like so made are p Title 18 of the Unite	e on information and vere made with the l unishable by fine or	le herein of my own know d belief are believed to b knowledge that willful fal imprisonment, or both, that such willful false state ent issued thereon.	e true; and further that se statements and the under Section 1001 of
the Snell & Wilmer,	uted, I hereby autho	per and/or filing date is reprize and request any at lo. 20322, to insert above on when known.	torney associated with
Full name of sole or	first joint inventor: ½	Kenneth Willilam Austin	
Inventor's signature	•	· · · · · · · · · · · · · · · · · · ·	_Date:
Residence Address			
Mailing Address:	· · · · · · · · · · · · · · · · · · ·		
Citizenship: <u>United</u>	States of America		

Full name of second joint inventor: Thomas G. Callaghan	·
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	<del></del>
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	<del></del>
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of seventh joint inventor: Tod J. Johnston	
Inventor's signature: Tal). Database	Date: 5 · 21 · 4
Residence Address: 13242 N. 11th A-e	
City/State: Phony AZ	Zip Code: 85029
Mailing Address: Some	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	······································
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.:

ocket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK FACTORS FOR USE IN A CARD

Confirmation No.:

REPLACEMENT PROCESS

#### DECLARATION FOR PATENT APPLICATION

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# **DETERMINATION OF RISK FACTORS FOR USE IN**

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Application Serial No.	_ and	was	amended	on		(if
applicable).						`

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Prior Foreign Application(s)			Priority Not Claimed
Number	Country	Filing Date	[ ]
I hereby claim the be application(s) listed be	enefit under 35 elow:	U.S.C. §119(e) of any Ur	nited States provisional
Application Number	Filing D	ate	
§365(c) of any PCT In and, insofar as the sidisclosed in the prior paragraph of 35 U.S.(Patent and Trademark as defined in 37 C.F.)	subject matter of United States  C. §112, I acknow Office all inform  R. §1.56 which	S.C. §120 of any United Station designating the United Station designating the United Station designation in the manner owledge the duty to discloss nation known to me to be a became available betwee CT international filing date of	ted States, listed below this application is not r provided by the first se to the United States material to patentability n the filing date of the
Application Number	Filing D	ate Status (Patent	t, Pending, Abandoned)
all statements made o these statements were like so made are puni	on information ar e made with the ishable by fine o States Code and	ade herein of my own knownd belief are believed to be knowledge that willful falor imprisonment, or both, I that such willful false state tent issued thereon.	e true; and further that se statements and the under Section 1001 of
Declaration is execute	ed, I hereby auth L.P., Customer	nber and/or filing date is no horize and request any at No. 20322, to insert above ion when known.	torney associated with
Full name of sole or fire	st joint inventor:	Kenneth Willilam Austin	
Inventor's signature:			_Date:
Residence Address:			
City/State:			_Zip Code:
Mailing Address:			
Citizenship: <u>United Sta</u>	ates of America		

Full name of second joint inventor: I homas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	*
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: <u>Beth Gallagher</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of seventh joint inventor: Tod J. Johnston	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature: Law fan	Date: <i>5   24   01</i>
Residence Address: 1916 E. TOWTO DR	
City/State: CHANDLER, ARR.	Zip Code:_ <i>85249</i>
Mailing Address: Same	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		



-- PATENT --

infonctions, formout filling in Adolption at all and a poor of the contract the con	Inventor(s):	Kenneth Willilam Austin et al.	Docket No.:	60655.4000
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Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK

FACTORS FOR USE IN A CARD

REPLACEMENT PROCESS

Confirmation No.:

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Prior Foreign			Priority Not Claimed
Application(s)			[ ]
Number	Country	Filing Date	
I hereby claim the application(s) listed		I.S.C. §119(e) of any U	nited States provisional
Application Number	er Filing Da	te	
§365(c) of any PCT and, insofar as the disclosed in the pr paragraph of 35 U. Patent and Tradem as defined in 37 C	International applice subject matter of ior United States a S.C. §112, I acknowark Office all informate. F.R. §1.56 which be	ation designating the Ur each of the claims of application in the mann- vledge the duty to disclo ation known to me to be	States application(s), or lited States, listed below this application is not er provided by the first ose to the United States material to patentability en the filing date of the of this application:
Application Number	r Filing Da	te Status (Pate	nt, Pending, Abandoned)
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Declaration is executhe Snell & Wilmer,	uted, I hereby auth	orize and request any a lo. 20322, to insert abo	not available when this attorney associated with ve the filing date and/or
Full name of sole or	first joint inventor:	Kenneth Willilam Austin	
Inventor's signature	•		Date:
Residence Address			
			Zip Code:
Mailing Address:		· · · · · · · · · · · · · · · · · · ·	
Citizenship: United	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	·
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of seventh joint inventor: Tod J. Johnston	•
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature: Sedetti Ruise Kankin	Date: <i>05-26-</i> 04
Residence Address: 3586 Farmington Drive Unit D	
City/State: Greensboro NC	Zip Code:27407
Mailing Address: PO Box 14456, Greensboro, NC 27415-4456_	•
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	_Zip Code:
Mailing Address:	******
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		



-- PATENT --

Inventor(s):

Kenneth Willilam Austin et al.

Docket No.:

60655.4000

Serial No.:

**Group Art Unit:** 

Filing Date:

Examiner:

Title:

DETERMINATION OF RISK FACTORS FOR USE IN A CARD Confirmation

REPLACEMENT PROCESS

No.:

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Number	Country	Eiling Data	[ ]
Number	Country	Filing Date	
I hereby claim the application(s) listed		.S.C. §119(e) of any U	nited States provisional
Application Number	er Filing Date	te	
§365(c) of any PCT and, insofar as the disclosed in the period paragraph of 35 U. Patent and Tradem as defined in 37 C.	International applicate subject matter of rior United States a S.C. §112, I acknown ark Office all informatic. F.R. §1.56 which b	S.C. §120 of any United ation designating the Uneach of the claims of application in the mannerledge the duty to disclosation known to me to be secame available between international filing date	ited States, listed below this application is not er provided by the first ese to the United States material to patentability en the filing date of the
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all statements mad these statements we like so made are p Title 18 of the Unite	le on information and vere made with the ounishable by fine or	de herein of my own known belief are believed to be knowledge that willful far imprisonment, or both, that such willful false stated thereon.	be true; and further that alse statements and the under Section 1001 of
Declaration is executive Snell & Wilmer	cuted, I hereby author	per and/or filing date is orize and request any a lo. 20322, to insert abou on when known.	ittorney associated with
Full name of sole o	r first joint inventor: <u>I</u>	Kenneth Willilam Austin	
Inventor's signature	):		Date:
Residence Address	) <u>:</u>		
City/State:		.,	Zip Code:
Mailing Address:			
Citizenship: United	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	•
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	•

Full name of fifth joint inventor: <u>Beth Gallagher</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	
Inventor's signature:	Date:
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Citizenship: United States of America	
Full name of seventh joint inventor: Tod J. Johnston	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	·
Inventor's signature:	_Date:
Residence Address:	
City/State:	_Zip Code:
Mailing Address:	<del> </del>
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	_Date:
Residence Address:	
City/State:	_Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	_Date:_27-May-2004.
Residence Address: 14430 N 19th Avenue, Apt #	117
City/State: Phocuix, Arizona	_Zip Code:
Mailing Address: 20410 N 19th Avenue Suite # 10	00 Phocuix, AZ-85023
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
Residence Address:	<u> </u>	
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		



-- PATENT --

Inventor(s):	Kenneth Willilam Austin et al.	Docket No.:	60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK
FACTORS FOR LISE IN A CARE

FACTORS FOR USE IN A CARD

REPLACEMENT PROCESS

Confirmation

No.:

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Prior Foreign Application(s)			Priority Not Claimed
	_		[ ]
Number	Country	Filing Date	
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Application Numb	er Filing Da	te	
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Application Numb	er Filing Da	te Status (Pater	at, Pending, Abandoned)
all statements mad these statements white so made are partitle 18 of the Unite	le on information and were made with the ounishable by fine or	le herein of my own know d belief are believed to be knowledge that willful fat imprisonment, or both, that such willful false state ent issued thereon.	be true; and further that lse statements and the under Section 1001 of
Declaration is execute the Snell & Wilmen	cuted, I hereby author	per and/or filing date is orize and request any a lo. 20322, to insert abou on when known.	ttorney associated with
Full name of sole of	r first joint inventor:	Kenneth Willilam Austin	
Inventor's signature	9:		_Date:
Residence Address	s <u>:</u>		
City/State:	·-···		_Zip Code:
Mailing Address:	······		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	· · · · · · · · · · · · · · · · · · ·
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	· :
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	AFRICA III
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	·
Full name of seventh joint inventor: Tod J. Johnston	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: <u>Mzilikazi Whitfield</u>	
Inventor's signature:	Date: 5/21/04
Residence Address: 110 FAIRIDGE C+	
City/State: KERNERSVILLE, NC	Zip Code:_ <u>27284</u>
Mailing Address: Same	
Citizenship: United States of America	